

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
ATHENS DIVISION**

In re:

Debra Ann Shaffer
Kenneth Vaughn Shaffer
Debtor(s)

Case No. 13-30068-JPS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Camille Hope, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2013.
- 2) The plan was confirmed on 05/02/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/25/2016.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,000.74.
- 10) Amount of unsecured claims discharged without payment: \$40,353.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,740.00
Less amount refunded to debtor	\$38.96

NET RECEIPTS: \$4,701.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$182.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,182.17

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1st Franklin Finance Co.	Unsecured	640.00	495.23	495.23	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	104.00	102.33	102.33	0.00	0.00
ATHENS REGIONAL MEDICAL CENT	Unsecured	406.20	NA	NA	0.00	0.00
BCA FINANCIAL SERVICES	Unsecured	15,337.00	NA	NA	0.00	0.00
BCA FINANCIAL SERVICES	Unsecured	468.00	NA	NA	0.00	0.00
BCA FINANCIAL SERVICES	Unsecured	406.00	NA	NA	0.00	0.00
Caldonia Financial Services	Unsecured	552.00	NA	NA	0.00	0.00
Capital One	Unsecured	464.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	269.00	294.28	294.28	0.00	0.00
Carter-Young Inc	Unsecured	34.00	NA	NA	0.00	0.00
CREDIT BUREAU ASSOCIATES OF G/	Unsecured	3,865.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	437.00	458.77	458.77	0.00	0.00
FARMERS FURNITURE - MADISON G.	Secured	915.00	701.44	701.44	701.44	27.28
Fingerhut	Unsecured	260.00	NA	NA	0.00	0.00
FROST ARNETT CO	Unsecured	978.00	NA	NA	0.00	0.00
Frost-Arnett Company	Unsecured	977.90	NA	NA	0.00	0.00
GEORGIA EMERGENCY MEDICAL SP	Unsecured	427.00	NA	NA	0.00	0.00
GEORGIA IMAGING ASSOCIATES	Unsecured	1,325.00	34.00	34.00	0.00	0.00
HEALTHCARE COLLECTIONS, INC.	Unsecured	880.00	NA	NA	0.00	0.00
MORGAN MEMORIAL HOSPITAL	Unsecured	4,962.15	NA	NA	0.00	0.00
MRS Associates, Inc	Unsecured	104.32	NA	NA	0.00	0.00
National EMS	Unsecured	1,044.60	NA	NA	0.00	0.00
NE GA SURGICAL CONSULTANT	Unsecured	1,649.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL LLC	Unsecured	1,272.00	1,316.87	1,316.87	0.00	0.00
Patient Account Services LLC	Unsecured	553.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	425.92	425.92	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	214.00	381.49	381.49	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	297.00	338.26	338.26	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	425.00	514.88	514.88	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	736.00	736.88	736.88	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SCA Collections	Unsecured	115.00	NA	NA	0.00	0.00
SECURITY FINANCE	Unsecured	520.00	505.70	505.70	0.00	0.00
Springleaf Financial Services Inc	Secured	888.00	759.05	759.05	759.05	31.10
UNITED ACCEPTANCE, INC.	Unsecured	0.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL	Unsecured	1,699.00	1,266.03	1,266.03	0.00	0.00
WORLD FINANCE CORP.	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,460.49	\$1,460.49	\$58.38
TOTAL SECURED:	\$1,460.49	\$1,460.49	\$58.38
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,870.64	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,182.17</u>	
Disbursements to Creditors	<u>\$1,518.87</u>	
TOTAL DISBURSEMENTS :		<u>\$4,701.04</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/22/2016

By: /s/ Camille Hope

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA**

IN RE:

Debra Ann Shaffer
Kenneth Vaughn Shaffer
1242 Commerce Street
Madison, GA 30650

CHAPTER 13

CASE NO: 13-30068-JPS

ATTORNEY: David Judah Attorney at Law
LLC

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this Final Report has been served on the debtor's attorney via electronic notice, and mailed postage prepaid to the debtor at their address shown below.

Via Electronic Notice: David Judah Attorney at Law LLC

Via U.S. Mail: Debra Ann Shaffer
Kenneth Vaughn Shaffer
1242 Commerce Street
Madison, GA 30650

DATED: February 22, 2016

/s/ Camille Hope

Camille Hope, Trustee
MIDDLE DISTRICT OF GA
P.O. BOX 954
MACON, GA 31202-0954
(478)742-8706